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Preliminary statement

DEMOGRAPHIC PROFILE AND PURCHASING OUTCOMES OF FASHION CONSCIOUS CONSUMERS IN CROATIA

The purpose of this research is to gain better insights into the relationships between demographics, fashion consciousness and clothing purchases. The data, collected from a consumer survey carried out in Croatia, were analysed using multiple regression analysis and one-way analysis of variance (ANOVA). Research results support proposed framework. Females, younger consumers and high-income consumers appeared to be more fashion-conscious. Households with fewer members were also shown to have a higher level of fashion consciousness. Fashion-conscious consumers purchase more clothing items and buy more on unplanned basis. The framework provided helps clothing companies and retailers predict the behaviour of fashion-conscious consumers, as the starting point in designing their promotion campaign and enhancing competitiveness on the market.

Key words: clothing industry, purchasing behaviour, fashion consciousness, demographics, unplanned purchases

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1. Introduction

Clothing industry, a small sector inside a manufacturing industry, is a declining industry, and many factors contribute to this trend, including economic crisis, declining demand, and fierce price competition. Croatian clothing industry has experienced a decline in sales revenues, profitability and a reduction of workforce. In order to survive, the clothing manufacturers seek strategies that would help them improve their performance and enhance competitive position in the marketplace. Researchers claim that the only chance for survival of the Croatian clothing industry is to move from standardized production processes based on subcontracting to a higher market niche. This would require the improvements of products that fit better to consumers' needs, the development of private labels, more active promotion and more effective retail management activities (Anić, Rajh and Teodorović, 2008). Fashion-conscious segment of consumers is particularly interesting in pursuing those activities. Fashion affects the demand, product design and retailing activities, while consumer involvement and fashion consciousness play a key role in maintaining interest in consumers' spending (Naderi, 2013).

Fashion consciousness, that characterizes an interest in clothing and fashion, has been identified as an important dimension of a person's lifestyle that affects purchase decision and consumption behaviour (Sproles and Kendall 1986; Nam et al., 2007; Mulyanegara, 2011). Fashion-conscious consumers are influential trend-setters who are innovative and self-confident. They pay more attention to their external appearance and are preoccupied with how they consume. Those consumers absorb the images and fashion styles in advertising, and are willing to spend money on clothing which will enhance their self-confidence and make them feel, look and smell good (Wan, Yuon and Fang, 2001). Although previous studies have examined various antecedents and consequences of fashion consciousness (Wan, Yuon and Fang, 2001), there are conflicting results in the literature and fewer studies test the relationships between fashion consciousness and clothing purchases. There is a paucity of research on fashion consciousness in relatively underdeveloped post-transitional economies.

The purpose of this research is to gain better insight into the relationships between demographics, fashion consciousness and purchasing outcomes in Croatia. The study focuses on the following two questions: (1) Which demographic variables affect fashion consciousness? (2) What is the relationship between fashion consciousness and clothing purchases? Demographic variables examined in this study include gender, age, income, education and household's size, while clothing purchases relate to number of clothing items purchased, amount of money spent on clothing products, unplanned clothing items purchased and unplanned money spent on clothing products. Data, collected by consumer survey, were ana-

lysed using descriptive statistics, regression analysis and the analysis of variance (ANOVA).

This study contributes to the theory of fashion consciousness and clothing purchasing behavior (Wan, Yuon and Fang, 2001; Parker, Hermans and Schaefer, 2004; Anić, Mihić and Jurić, 2010; Iyer and Eastman, 2010; Mulyanegara, 2011). As compared to previous works, in this study we examine the relationships between fashion consciousness and several purchasing outcome variables. We identify demographic determinants of fashion consciousness. Furthermore, this study was carried out in Croatia, while most studies were conducted in developed countries, like US, Canada, Korea. Past research indicates that fashion-conscious shoppers behave differently from those shoppers who are not as fashion conscious (Iyer and Eastman, 2010), and that there are differences in fashion consciousness between developed and less-developed countries (Parker, Hermans and Schaefer, 2004). As we test the model we may refine the theory by findings from the Croatian setting.

Several managerial implications might be derived from this study. The framework provided in this study helps managers in clothing industry respond to fashion-conscious segment better. Knowing the profile of consumers might enable them design products better, and develop more effective product positioning and promotional strategies.

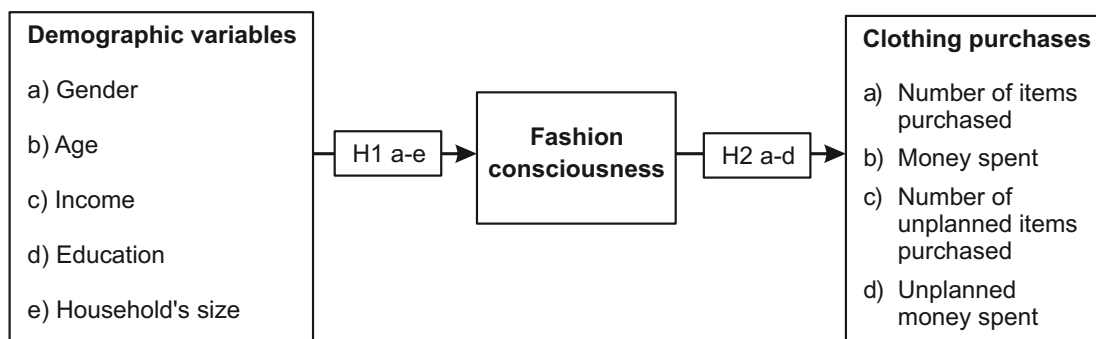
The paper includes the following sections. Conceptual framework, literature review and hypotheses are presented in the second section, followed by methodology in the third section. Results are presented in the fourth section, followed by conclusions in the fifth section.

2. Concept of fashion consciousness and hypotheses development

This paper examines demographic antecedents and purchasing outcomes related to consumers' tendency to fashion consciousness. The conceptual model examined in this paper is presented in Figure 1.

Figure 1:

CONCEPTUAL FRAMEWORK OF FASHION CONSCIOUSNESS



Fashion consciousness refers to a person's degree of involvement with the styles or fashion of clothing characterized by an interest in clothing and fashion, and in one's appearance (Nam et al., 2007). This concept is also related to a desire for up-to-date styles, frequent changes in one's wardrobe and pleasurable shopping experiences (Walsh, Mitchell and Hennig-Thurau, 2001). Fashion-conscious consumers are sensitive to their physical attractiveness and image (Wan, Yuon and Fang, 2001). They are self-assertive, competitive, venturesome, attention seeking, and self-confident (Iyer and Eastman, 2010), and highly aware of their appearance (Wan, Yuon and Fang, 2001). Fashion-conscious consumers are interested in clothing, as it is a form of nonverbal communication and reflects the wearer's identity. When using clothing, fashion items and adornments, a person might feel more attractive and thus experience greater self-esteem, and a more positive mood, while the increased level of attractiveness also improves user's satisfaction (Wan, Yuon and Fang, 2001).

Previous research shows that several demographic variables affect fashion consciousness, including gender (Kwon, 1997). Females were shown to be more involved in shopping, clothing products and fashion. Some evidence, however, shows that females' attitudes towards shopping and their shopping behaviour have changed as they have become more involved in employment and decreased their time devoted to household activities (Underhil, 1999). Research also shows that women have higher expectations and express stronger perfectionist orientation than men (Dickson et al., 2004; Mitchell and Walsh, 2004). They pay more attention to their own external appearance, although there are also men (but in low numbers), who pay more attention to their external appearance, are innovators, fashion opinion leaders, approach to fashion problems in a similar manner as woman, and are in general more fashion-conscious (Gould and Stern, 1989; Workman and Studak, 2006). Furthermore, women were shown to be value and

brand-conscious. They are likely to shop regardless of the actual discount and look to the media for current fashions (Low and Freeman, 2007). They are also more novelty-fashion conscious (Mitchell and Walsh, 2004), and thus we expect that women are more likely than men to express greater interest in clothing and have higher tendency to fashion consciousness (Kwon, 1997; Parker, Hermans and Schaefer, 2004). Based on previous research, the following hypothesis is proposed:

H_{1a}: Females are more fashion-conscious than men.

Age is another demographic variable that was shown to be a predictor of fashion consciousness, although some studies did not find support for this relationship. In general, older and younger shoppers have different expectations towards shopping. Younger consumers are more influenced by fashion (Wan, Yuon and Fang, 2001). They like to try new products, and prefer famous brand names, and are less price-sensitive (Dickson et al., 2004). On the other hand, older shoppers plan and economize more than younger shoppers (Zeithaml, 1985). Older and retired people are the least novelty-conscious, since they exhibit more routine behaviour, prefer long-established brands, and are less willing to explore new products (Cole et al., 2008). Older consumers are less likely to seek new information (Wells and Gubar, 1996), and buy less new fashion products. We propose the following hypothesis:

H_{1b}: Younger consumers are more fashion-conscious than older consumers.

Previous findings suggest that income affects consumer behaviour (e.g., Zeithaml, 1985). High income consumers tend to plan and shop significantly less frequently and spend more per trip compared to low income consumers (Zeithaml, 1985). Due to significant discretionary spending power, they can spend more on clothing and fashion-related items. The study of Anić and Rajh (2008) found that high income consumers spend more money on footwear products than low income consumers. On the other hand, low income consumers tend to be economical shoppers (Zeithaml, 1985). Findings of the previous studies also suggest that income has a positive impact on consumer innovativeness and novelty consciousness of the consumer (Blythe, 1999), while there is a positive correlation between domain-specific innovativeness and product involvement (Goldsmith, D'Hauteville and Flynn, 1998; Jordaan and Simpson, 2006). High income consumers express higher level of fashion consciousness (Wan, Yuon and Fang, 2001). It may be concluded that high income consumers are more likely to be novelty-conscious, more involved in product purchases and more fashion-conscious. The following hypothesis is proposed:

H_{1c}: High income consumers are more fashion-conscious than low income consumers.

Past research suggests that there might be positive relationship between education and fashion consciousness. Well-educated consumers were shown to be more fashion-conscious than less-educated consumers (Wan, Yuon and Fang, 2001). They are more novelty-conscious (Kumar and Sarangi, 2008; Brokaw and Lakshman, 1995), more quality-conscious (Walsh and Mitchell, 2005), and are more likely to rate higher the importance of fit, comfort, style, color, brand, and fibre content of a product (Dickson, Lennon, Montalto, Shen and Zhang, 2004). The study of Anić and Rajh (2008) found that well-educated consumers spend more on footwear products than less-educated consumers. They usually engage more in information gathering and processing prior to the decision process (Schaninger and Sciglimpaglia, 1981), and use more information prior to decision making, and are thus more likely to be knowledgeable about fashion. The following hypothesis is proposed:

H_{1d}: Well-educated consumers are more fashion-conscious than less-educated consumers.

To the best of our knowledge, there is not empirical support for the relationship between household's size (i.e. the number of family members in a household) and fashion consciousness. Past research indicates that household size is highly correlated with consumer expenditures per household (Bryant and Zick 2006), and with unplanned purchasing (Kollat and Willett, 1967), while this might positively influence fashion-conscious behaviour. Larger households are likely to have higher consumption than smaller households, although it is possible that there are larger households with smaller income and more unemployed family members who will spend less on fashion items. If fashion conscious consumers spend more and are more likely to act as impulsive purchasers, then it is more likely that there might be the relationship between household's size and fashion consciousness in such a way that larger households are more likely to have family members who are more fashion-conscious as compared to smaller households. The following hypothesis is proposed:

H_{1e}: Larger households are more likely to be linked with higher level of fashion consciousness than smaller households.

Past research indicates that fashion consciousness affects consumers' clothing purchases. Fashion-conscious shoppers tend to shop at high-quality stores, are more likely to shop online and spend more money on clothing (Wan, Yuon

and Fang, 2001), although some studies report that fashion consciousness may not be related to spending on clothing products. Namely, fashion-conscious shoppers might be price conscious due to limited budget and might engage in comparison shopping (Iyer and Eastman, 2010). This might be true in relatively underdeveloped countries. Previous studies, however, show that shoppers who are fashion-conscious have a positive attitude towards shopping (Iyer and Eastman, 2010), are motivated to keep their wardrobe up to date with the latest style and might gain pleasure from shopping (Walsh, Mitchell and Hennig-Thurau, 2001). They also pay more attention to their appearance, and thus are more likely to go to hair salon more frequently, get some special hair care products from salon (Wan, Yuon and Fang, 2001), buy more expensive brands (Mulyanegara, 2011), and spend more on clothing products. We expect that fashion-conscious consumers might be more involved and spend more on clothing products on unplanned basis. The following hypotheses are proposed:

H_{2a}: As compared to less fashion-conscious consumers, more-fashion conscious consumers are more likely to purchase more items of clothing products.

H_{2b}: As compared to less fashion-conscious consumers, more fashion-conscious consumers are more likely to spend more money on clothing products.

H_{2c}: As compared to less fashion-conscious consumers, more fashion-conscious consumers are more likely to buy more clothing products on unplanned basis.

H_{2d}: As compared to less fashion-conscious consumers, more fashion-conscious consumers are more likely to spend more money on unplanned basis.

3. Methodology

The data were collected by telephone survey conducted during a period of September 8-19, 2014 in Croatia. Before the main survey, pre-test was carried out on the sample of 20 consumers in order to test the questionnaire. Online phone book was used as a sampling frame. Subjects were selected from a telephone directory using a systematic sampling technique, with a goal set of 300 usable surveys. Telephone calls were used to complete the survey. On reaching a consumer, the interviewer asked if she or he were from 18 to 70 years of age or older, and whether they had shopped for clothing products within the past 12 months. Individuals meeting these criteria were asked to respond to survey. The sample consists of 300 respondents (see Table 1). The nationally representative sample is proportional to

total population living in 21 Croatian counties, gender and age (Croatian Bureau of Statistics, Census of Population, Households and Dwellings, 2011).

Table 1:

DEMOGRAPHIC CHARACTERISTICS, N = 300

Sample characteristics	%
Gender	
Male	48.3
Female	51.7
Age	
20-29	20.0
30-39	22.0
40-49	20.0
50-59	22.0
60-70	16.0
Household income (HRK)*	
less than 3,000	4.3
3,001 – 4,000	7.3
4,001-6,000	16.3
6,001-8,000	17.7
8,001-10,000	19.0
10,001-13,000	19.3
13,001 - 16,000	10.7
16,001 – 20,000	3.0
more than 20,000	2.4
Education level	
Primary school or no school	4.0
Secondary school	52.7
University or higher education	43.3

Notes: * HRK stands for Croatian kuna. In September 2014 exchange rate of EUR 1 to HRK was 7.62 (<http://www.hnb.hr>).

A review of relevant literature was used to develop measures for variables applied in this study, which was then adapted to the study context. The survey instrument contained one multi-item scale to measure fashion consciousness, along with several demographic and purchasing outcome variables. The measurement of fashion consciousness was based on the scale used by Nam et al. (2007). The

questionnaire included the following items: (I1) “I usually have one or more outfits that are of the latest style”; (I2) “When I must choose between the two, I dress for fashion, not for comfort”; (I3) “An important part of my life and activities is dressing smartly”; (I4) “It is important to me that my clothes be of the latest style”; (I5) “A person should try to dress in style”; (I6) “I usually follow fashion trends”. Fashion consciousness was measured by Likert-scaled items ranging from 1 (strongly disagree) to 5 (strongly agree). Following standard procedure, values for Cronbach alphas, if deleted, were calculated for each item and the items that decreased the Cronbach alpha coefficients of respective scales (I3 and I5) were deleted from further analysis. After deleting those items, the Cronbach’s alpha for the fashion consciousness construct raised to 0.75, which indicates adequate level of reliability. All remaining items were used in further analysis. Cronbach’s alpha can be accepted with a value of 0.60 and that 0.70 should be the threshold (Nunnally and Bernstein, 1994).

Demographic variables include gender, age, income, education and household size. We coded gender as (1) male and (2) female. Age of the respondent was determined as (1) 20-29, (2) 30-39, (3) 40-49, (4) 50-59, (5) 60-70. Younger consumers (below full age) were not included since they do not have adequate purchasing power, and are, thus, not interesting segment for this research. Older consumers (retired persons) were shown to be less fashion conscious and have lower purchasing power, and thus, are not interesting segment for this research. Education was measured as (1) primary school or less, (2) secondary school, (3) university or higher education. Household’s size was determined as the number of family members in a household.

Purchasing outcomes were measured as:

- the number of clothing items purchased by a household during the last 12 months (we coded number of items purchased as: (1) 0 items (2) 1 items (3) 2-5 items (4) 6-10 items (5) 11-20 items (6) more than 20 items);
- the number of clothing items purchased on unplanned basis by a household during the last 12 months;
- money spent on clothing products by a household during the last 12 months (we coded money spent as (1) HRK 0 (2) up to HRK 250 (3) HRK 251 – 500 (4) HRK 501 – 1000 (5) HRK 1001 – 1500 (6) HRK 1501 - 2000 (7) HRK 2001 – 4000 (8) HRK 4001 – 6000 (9) HRK 6001 – 8000 (10) more than od HRK 8000);
- unplanned money spent on clothing products by a household during the last 12 months. Unplanned buying refers to purchases made without advanced planning and includes the comparison of alternative purchase intentions with actual outcomes (Kollat and Willett, 1967). Descriptive statistics on purchasing outcomes is reported in Table 2.

Table 2:

PURCHASING OUTCOMES, N = 300

Descriptive statistics	Mean (StD)
Average no. of items purchased	3.3 (1.1)
Average no. of unplanned items purchased	3.0 (4.1)
Average money spent on clothing (HRK)	501-1000
Unplanned money spent on clothing (HRK)	278.9 (542.0)

Responses to the fashion-conscious items were averaged, and the respondents were divided into two groups as suggested by previous research (Nam et al, 2007): (1) higher vs. (2) lower fashion consciousness. Persons with mean response scores higher than 3.0 were categorized as having higher level of fashion consciousness ($n = 93$), while respondents having mean scores at 3.0 or lower were considered as having lower level of fashion consciousness ($n = 207$).

Regression analysis was used to examine the relationship between demographics and fashion consciousness, while analysis of variance (ANOVA) was employed to compare scores between the higher and the lower fashion-conscious groups. Before conducting regression analysis, all demographic variables (except gender) were standardized for comparable scales, using formula: $x^* = (x-m)/sd$, Where m is the mean of x , and sd is the standard deviation of x . Standardized variable indicates it's difference from the mean of the original variable in number of standard deviations (of the original variable). Data standardization procedure equalizes the range and/or data variability.

4. Results

4.1. *The relationships between demographic characteristics and fashion consciousness*

Table 3 summarizes the results on the relationships between demographics and fashion consciousness. Higher scores indicate a greater level of fashion consciousness. The demographic variables explained 23% of total variance in fashion consciousness.

Table 3:

REGRESSION RESULTS

Variable/hypotheses	Standardized regression coefficients (β)	Unstandardized coefficients (B)	t(294)	p-level
Gender (H_{1a})	0.13	0.23	2.49	0.01
Age (H_{1b})	-0.45	-0.41	-8.11	0.00
Income (H_{1c})	0.21	0.19	3.67	0.00
Education (H_{1d})	-0.06	-0.05	-1.02	0.31
Household's size (H_{1e})	-0.13	-0.12	-2.39	0.02

Notes: Adjusted $R^2=0.23$, $F(5.294)=18.984$, $p<.00$.

The coefficients from a multiple regression indicate that gender, age, income and household's size significantly predict fashion consciousness. Age is the most important demographic variable explaining fashion consciousness ($\beta = -0.45$, $p = 0.00$), followed by income ($\beta = 0.21$, $p = 0.00$), gender ($\beta = 0.13$, $p = 0.01$), and household's size ($\beta = -0.13$, $p = 0.02$). Our results indicate that females are more fashion-conscious than men, which supports hypothesis H_{1a} . High income consumers are more fashion-conscious than low income consumers, which supports hypothesis H_{1c} . Smaller households show higher level of fashion consciousness than larger households, which rejects H_{1e} . Results also indicate that younger consumers are more fashion-conscious than older consumers, which supports hypothesis H_{1b} . However, H_{1d} was not supported, indicating that education did not emerge as significant predictor of fashion consciousness ($p = 0.31$).

4.2. The relationships between fashion consciousness and purchasing outcomes

Table 4 summarizes the results on the relationships between fashion consciousness and purchasing outcomes.

Table 4:

PURCHASING OUTCOMES AND FASHION CONSCIOUSNESS, N = 300

Purchasing outcomes	Fashion consciousness		p-value	Average
	Lower (n=207)	Higher (n=93)		
No. of clothing items purchased (H_{2a})	3.16	3.54	0.01	3.28
Amount of money spent on clothing products (H_{2b})	4.17	4.61	0.06	4.31
No. of clothing items purchased unplanned (H_{2c})	2.46	4.11	0.00	2.97
Amount of money spent on unplanned basis on clothing products (H_{2d})	204.93	443.55	0.00	278.90

Notes: Persons with mean response scores on fashion consciousness higher than 3.0 were categorized as having higher level of fashion consciousness, while respondents having mean scores at 3.0 or lower were considered as having lower level of fashion consciousness.

As the findings of one-way ANOVA suggests, subjects with higher fashion consciousness were significantly different from those with lower fashion consciousness in regards to number of items purchased, number of clothing items purchased on unplanned basis and the amount of money spent on unplanned basis on clothing items ($p < 0.05$). The hypotheses H_{2a} , H_{2c} and H_{2d} were supported. Two groups of consumers also differ in the amount of money spent on clothing at $p < 0.10$, and thus the hypothesis H_{2b} was supported conditionally.

Conclusions

The purpose of this study was to examine the relationships between demographics, fashion consciousness and clothing purchases in Croatia. The results indicate that Croatian consumers are less fashion-conscious: only 31% of consumers show higher level of fashion consciousness, which is less than in developed countries. This might be explained by economic crisis and relatively lower level of spending power of Croatian consumers.

In general, the results of this study support the proposed framework. Demographic variables do predict fashion consciousness, and the regression results indicate that age is the most important demographic variable explaining fashion

consciousness, followed by income, gender and household's size, while education was not shown to be predictor of fashion consciousness. Contrary to expectation, in regression analysis household's size was shown to be significant, but negatively related to fashion consciousness. This can be explained by younger consumers prevalent in smaller households, who are likely to be more fashion conscious, and age appeared to be most important driver of fashion consciousness. Finally, demographic variables explained 23% of total variance in our study, which is more than in similar studies (e.g. 6% in study of Wan, Yuon and Fang, 2001).

Our study also shows that, as predicted, fashion consciousness is positively related to clothing purchases. This is consistent with past research. However, we must also keep in mind that Croatian fashion conscious shopper is searching for the newest fashion items with a limited budget, and during current economic conditions it is becoming more difficult for the fashion-conscious consumer to be extravagant in his/her spending, and they are becoming more prudent in their spending and are looking for value, what is in line with past research (Iyer and Eastman, 2010). In our sample all consumers are highly price sensitive and rate price as an very important factor in buying clothing products (ANOVA, $p = 0.71$, lower fashion-conscious consumers = 4.17, higher fashion-conscious consumers = 4.13, rated on the scale from 1 to 5, where 1 equals not important at all and 5 very important factor). This might explain weaker relationship between fashion consciousness and money spent on clothing items.

Several managerial implications might be derived from this study. Our study indicates that fashion-conscious consumers represent an important and lucrative market segment, since fashion-conscious consumers buy more clothing items and spend more money on clothing products. They are also the drivers of the fashion adoption. Thus, for marketing managers in the fashion industry, it is an obvious incentive to serve this segment better. In doing so, marketers can rely on differences in demographic characteristics. Brand managers and advertisers must consider this point when designing and positioning their products and developing their advertising messages as well as the overall communication strategy. Advertisers can tailor product positioning of their new lines of fashion by devising appeals that are attractive to women, young consumers and higher income consumers. Since fashion involvement results in a desire to spend time on an enjoyable activity, clothing retailers must devote the time and efforts to provide a better shopping experience, especially designed to serve main targets (females, younger consumers, high-income consumers and smaller households). However, marketers must also take into consideration current economic crisis and the fact that fashion-conscious consumers might not be heavy spenders, and thus they must offer them incentives and discounts on fashion items.

Although this study produced some interesting and meaningful findings, there are some limitations as well. Like most marketing research, this study took

a “snapshot” of a sample at one store at a single point in time. Relatively small sample of respondents and limited number of variables examined might be also the limitations of this study.

The results of this study offer useful additional insights into the fashion consciousness in Croatian setting and might have valuable managerial implications. Future research in this area might also consider adding other relevant marketing variables to examine the relationships with fashion consciousness (e.g. shopping motivations, satisfaction, loyalty, retail mix variables, etc.), and might examine differences in fashion consciousness among different groups of consumers (e.g. mature, older, younger consumers, among consumers with different sexual orientation) and among different set of countries.

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DEMOGRAFSKE KARAKTERISTIKE I KUPOVNO PONAŠANJE MODNO ORIJENTIRANIH POTROŠAČA U HRVATSKOJ

Sažetak

Svrha ovog istraživanja je dobiti nove spoznaje o vezi između demografskih obilježja, sklonosti potrošača prema modi i izdataka za kupnju odjevnih predmeta. Podaci koji su prikupljeni upitnikom u Hrvatskoj analizirani su primjenom regresije i analize varijance (ANOVA-e). U načelu, rezultati potvrđuju konceptualni model istraživanja. Žene, mlađi potrošači i potrošači s višom razinom dohotka skloniji su modnom odijevanju od ostalih grupa potrošača. Također, kućanstva s manje članova pokazuju veću sklonost prema modi. Potrošači koji su skloni modi također kupuju više odjevnih predmeta i skloniji su neplaniranoj kupnji. Model istraživanja prikazan u ovom radu može pomoći proizvođačima odjeće i maloprodavačima da bolje predvide ponašanje potrošača koji su skloni modi, i da bolje usmjere i osmisle svoje promotivne aktivnosti, te povećaju konkurentnost na tržištu.

Ključne riječi: industrija odjeće, kupovno ponašanje, sklonost potrošača prema modi, demografske karakteristike, neplanirana kupnja